

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-24372-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jorge Lopez  
21 Cross Street  
Englewood, NJ 07631

Gloria T. Lopez  
21 Cross Street  
Englewood, NJ 07631

Social Security No.:  
xxx-xx-6334

xxx-xx-5331

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/19/19  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 8, 2019  
JAN: dmc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jorge Lopez  
 Gloria T. Lopez  
 Debtors

Case No. 19-24372-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Aug 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2019.

db/jdb +Jorge Lopez, Gloria T. Lopez, 21 Cross Street, Englewood, NJ 07631-2130  
 518369170 +AMEX/BANKRUPTCY, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 518369171 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,  
 EL PASO, TX 79998)  
 518369179 +CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850-5298  
 518369178 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CBNA/HOME DEPOT, CITI CARDS PRIVATE LABEL BANKRUPTCY,  
 PO BOX 20483, KANSAS CITY, MO 64195)  
 518369180 +CITIBANK/RADIOSHACK, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034  
 518369181 +CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275  
 518369182 +CITICARDS CBNA, CITI BANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077  
 518369186 +COMENITY/MPRC, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125  
 518369187 +COMENITYCAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125  
 518369188 +DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040  
 518369202 +TD AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223  
 518369204 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 09 2019 00:02:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2019 00:02:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 09 2019 00:06:43  
 AIS Portfolio Services LP, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901  
 cr +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:07:09  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518369167 +E-mail/Text: ally@ebn.phinsolutions.com Aug 09 2019 00:01:52 ALLY FINANCIAL,  
 ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901  
 518369168 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 09 2019 00:02:51 AMERICAN HONDA FINANCE,  
 ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016  
 518369172 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2019 00:07:42 CAPITAL ONE,  
 ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 518369175 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2019 00:07:12 CAPITAL ONE / SAKS F,  
 ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 518369176 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 09 2019 00:06:51  
 CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 518369177 +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 00:02:59 CAVALRY PORTFOLIO SERVICES,  
 ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322  
 518369183 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 09 2019 00:02:31 COMENITY BANK/J CREW,  
 ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 518369184 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 09 2019 00:02:32 COMENITY BANK/MANDEES,  
 ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 518379944 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 09 2019 00:07:44  
 Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518371940 +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 00:02:59 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 518369190 +E-mail/Text: bnc@nordstrom.com Aug 09 2019 00:02:04 NORDSTROM FSB, ATTN: BANKRUPTCY,  
 PO BOX 6555, ENGLEWOOD, CO 80155-6555  
 518369191 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 09 2019 00:06:46  
 PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021  
 518369195 +E-mail/Text: jennifer.chacon@spservicing.com Aug 09 2019 00:03:36  
 SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250,  
 SALT LAKE CITY, UT 84165-0250  
 518369196 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:07:37 SYNCEB/TOYS 'R' US,  
 ATTN: BANKRUPTCY, PO BOX 965004, ORLANDO, FL 32896-5004  
 518369197 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:06:35 SYNCEB/WHITEHALL,  
 C/O PO BOX 965036, ORLANDO, FL 32896-0001  
 518369198 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:07:36 SYNCHRONY BANK/JC PENNEYS,  
 ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-0001  
 518369199 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:07:37 SYNCHRONY BANK/LOWES,  
 ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060  
 518369200 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:06:34  
 SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064,  
 ORLANDO, FL 32896-5064  
 518370208 +E-mail/PDF: gecsedirecoverycorp.com Aug 09 2019 00:06:35 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 23

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Aug 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518369169\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088,  
IRVING, TX 75016)  
518369173\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
518369174\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
518369203\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: THE HOME DEPOT/CBNA, CITI CARDS PRIVATE LABEL BANKRUPTCY,  
PO BOX 20483, KANSAS CITY, MO 64195)  
518369185\* +COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
518369189\* DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040  
518369192\* +PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021  
518369193\* +PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021  
518369194\* +PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021  
518369201\* +SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064,  
ORLANDO, FL 32896-5064  
518369205\* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
518369206\* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the  
holders of Deutsche Bank Alt-A, ET AL... rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Joint Debtor Gloria T. Lopez rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Jorge Lopez rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5